

UNITED STATES BANKRUPTCY COURTNORTHERN DISTRICT OF OHIO
EASTERN DIVISION

In re: JUDY MARIE SCOTT

Case No.: 13-62558

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Dynele L. Schinker-Kuharich, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/17/2013.
- 2) The plan was confirmed on 01/30/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/04/2016, 05/10/2016, 02/03/2017, 08/09/2017, 02/07/2018, 09/11/2018.
- 5) The case was completed on 12/10/2018.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 143,655.00.
- 10) Amount of unsecured claims discharged without full payment: 30,873.31.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|---|-------------|
| Total paid by or on behalf of the debtor: | \$19,739.00 |
| Less amount refunded to debtor: | \$9.97 |

| | |
|----------------------|-------------|
| NET RECEIPTS: | \$19,729.03 |
|----------------------|-------------|

Expenses of Administration:

| | |
|--|------------|
| Attorney's Fees Paid Through The Plan: | \$.00 |
| Court Costs: | \$.00 |
| Trustee Expenses and Compensation: | \$1,237.38 |
| Other: | \$.00 |

| | |
|--|------------|
| TOTAL EXPENSES OF ADMINISTRATION: | \$1,237.38 |
|--|------------|

| | |
|---|--------|
| Attorney fees paid and disclosed by debtor: | \$.00 |
|---|--------|

Scheduled Creditors:

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|--------------------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|----------------------|
| AMERICAN INFOSOURCE | Unsecured | 306.64 | 601.57 | 601.57 | .00 | .00 |
| Attorney General State of Ohio | Priority | 1,073.45 | 2,436.77 | 2,436.77 | 2,436.77 | .00 |
| Attorney General State of Ohio | Unsecured | NA | 168.00 | 168.00 | .00 | .00 |
| BANK OF AMERICA | Unsecured | 1.00 | NA | NA | .00 | .00 |
| BUCKEYE LENDING SOLUTIONS | Unsecured | 388.32 | NA | NA | .00 | .00 |
| CAPITAL ACCOUNTS | Unsecured | 667.31 | NA | NA | .00 | .00 |
| CASHLAND FINANCIAL | Unsecured | 578.12 | NA | NA | .00 | .00 |
| CASHNET USA | Unsecured | 1,142.36 | NA | NA | .00 | .00 |
| CBCS | Unsecured | 100.00 | NA | NA | .00 | .00 |
| CHECK INTO CASH INC | Unsecured | 127.39 | NA | NA | .00 | .00 |
| CHECKSMART | Unsecured | 341.00 | NA | NA | .00 | .00 |
| CITY OF MANSFIELD | Unsecured | 2,001.97 | NA | NA | .00 | .00 |

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| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|------------------------------------|--------------|----------------------------|---------------------------|--------------------------|---------------------------|--------------------------|
| CREDIT COLLECTION SERVICE | Unsecured | 271.00 | NA | NA | .00 | .00 |
| EOS CCA | Unsecured | 372.82 | NA | NA | .00 | .00 |
| FIRST PONT COLLECTION RESOURCES | Unsecured | 132.32 | NA | NA | .00 | .00 |
| INTEGRITY | Unsecured | 1,115.08 | NA | NA | .00 | .00 |
| Internal Revenue Service | Priority | 8,373.00 | 5,349.95 | 5,349.95 | 5,349.95 | .00 |
| Internal Revenue Service | Unsecured | NA | 4,228.44 | 4,228.44 | .00 | .00 |
| JC CHRISTENSEN & ASSOC | Unsecured | 1,471.16 | NA | NA | .00 | .00 |
| KEY BANK | Unsecured | 630.00 | 229.80 | 229.80 | .00 | .00 |
| KEY BANK | Unsecured | NA | 200.10 | 200.10 | .00 | .00 |
| LABCORP | Unsecured | 51.52 | NA | NA | .00 | .00 |
| MASSEY'S | Unsecured | 233.65 | 241.49 | 241.49 | .00 | .00 |
| MED CENTRAL HEALTH SYSTEM | Unsecured | 278.77 | NA | NA | .00 | .00 |
| MOBILE LOANS | Unsecured | 1,613.75 | NA | NA | .00 | .00 |
| NATIONSTAR MORTGAGE LLC | Secured | 5,212.51 | 5,212.51 | 4,967.13 | 4,967.13 | .00 |
| OHIO NEIGHBORHOOD FINANCE | Unsecured | 554.79 | NA | NA | .00 | .00 |
| PERITUS PORTFOLIO SERVICES | Secured | 5,377.00 | 5,377.00 | 5,377.00 | 5,377.00 | 360.80 |
| PERITUS PORTFOLIO SERVICES | Unsecured | NA | 5,397.68 | 5,397.68 | .00 | .00 |
| PINNACLE CREDIT SERVICES | Unsecured | 1,159.26 | 1,423.58 | 1,423.58 | .00 | .00 |
| Portfolio Recovery Associates, LLC | Unsecured | 2,213.00 | NA | NA | .00 | .00 |
| Portfolio Recovery Associates, LLC | Unsecured | 1,431.00 | NA | NA | .00 | .00 |
| PREMIER BANKCARD/CHARTER | Unsecured | 955.46 | 998.62 | 998.62 | .00 | .00 |
| Quantum3 Group, LLC as agent | Unsecured | 116.66 | 116.31 | 116.31 | .00 | .00 |
| Quantum3 Group, LLC as agent | Unsecured | NA | 168.83 | 168.83 | .00 | .00 |
| Quantum3 Group, LLC as agent | Unsecured | NA | 103.93 | 103.93 | .00 | .00 |
| Quantum3 Group, LLC as agent | Unsecured | NA | 191.32 | 191.32 | .00 | .00 |
| Quantum3 Group, LLC as agent | Unsecured | NA | 151.35 | 151.35 | .00 | .00 |
| Quantum3 Group, LLC as agent | Unsecured | NA | 55.05 | .00 | .00 | .00 |
| Quantum3 Group, LLC as agent | Unsecured | NA | 117.93 | 117.93 | .00 | .00 |
| Quantum3 Group, LLC as agent | Unsecured | NA | 48.35 | .00 | .00 | .00 |
| Quantum3 Group, LLC as agent | Unsecured | NA | 143.55 | 143.55 | .00 | .00 |
| Quantum3 Group, LLC as agent | Unsecured | NA | 75.05 | .00 | .00 | .00 |
| REVENUE GRP | Unsecured | 633.07 | NA | NA | .00 | .00 |
| RICHLAND COUNTY TREASURER | Secured | 4,617.47 | NA | NA | .00 | .00 |
| STONEBERRY | Unsecured | 284.44 | 284.44 | 284.44 | .00 | .00 |

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|--------------------------|--------------|----------------------------|---------------------------|--------------------------|---------------------------|--------------------------|
| TD Bank USA, N.A. | Unsecured | 489.28 | 620.62 | 620.62 | .00 | .00 |

Summary of Disbursements to Creditors:**Secured Payments:**

| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|--------------------------|--------------------------|---------------------------|--------------------------|
| Mortgage Ongoing: | 4,967.13 | 4,967.13 | .00 |
| Mortgage Arrearage: | .00 | .00 | .00 |
| Debt Secured by Vehicle: | 5,377.00 | 5,377.00 | 360.80 |
| All Other Secured: | .00 | .00 | .00 |
| TOTAL SECURED: | 10,344.13 | 10,344.13 | 360.80 |

Priority Unsecured Payments:

| | | | |
|-----------------------------|-----------------|-----------------|------------|
| Domestic Support Arrearage: | .00 | .00 | .00 |
| Domestic Support Ongoing: | .00 | .00 | .00 |
| All Other Priority: | 7,786.72 | 7,786.72 | .00 |
| TOTAL PRIORITY: | 7,786.72 | 7,786.72 | .00 |

GENERAL UNSECURED PAYMENTS:

15,387.56 .00 .00

Disbursements:

| | |
|-----------------------------|-------------|
| Expenses of Administration: | \$1,237.38 |
| Disbursements to Creditors: | \$18,491.65 |

TOTAL DISBURSEMENTS:

\$19,729.03

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/01/2019

By: /s/Dynele L. Schinker-Kuharich

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.